

YOUR ACTUAL RATE, PAYMENT, AND COSTS COULD BE HIGHER. GET AN OFFICIAL LOAN ESTIMATE BEFORE CHOOSING A LOAN.

<https://mcedge.tv/auyha8>



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Welcome to your personal Mortgage Strategy Worksheet for a home loan. Here you can compare the different loan strategies from a short and long term perspective. I'm excited to help you with the homebuying journey and assist you with the path to wealth creation.

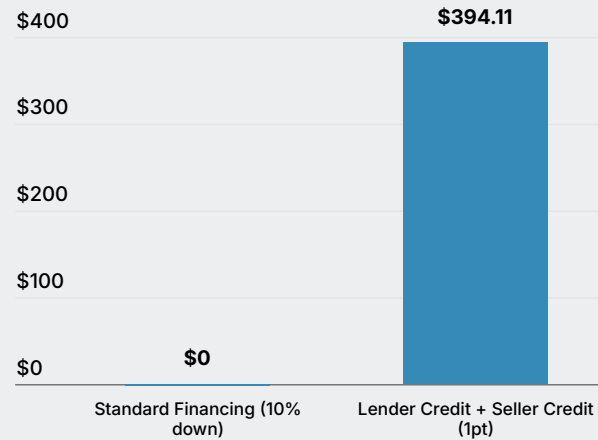
1 3rd PI Unit 2, Long Beach - Summary | Quote Date - 12/01/2025

	Standard Financing (10% down)	Lender Credit + Seller Credit (1pt)
Purchase Price:	\$888,000	\$888,000
Loan Amount:	\$799,111	\$799,111
Interest Rate:	6.875%	6.125%
APR:	*7.032%	*6.431%
Term (mos):	360	360
Payment:	**\$7,272.82	**\$6,878.71
Tax Benefit:	\$1,376.29	\$1,518.58
Cash To Close:	\$106,954.51	\$106,708.21
Monthly Savings	\$0.00	\$394.11
1st Total Interest Percentage:	136.780%	118.990%
1st Loan 5 yr Cost:	\$330,476.06	\$319,815.02
Savings(24 mth):	\$0	\$12,619
Freedom Pt 1:	30.00 yrs	30.00 yrs

** This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the estimated payment amount may include all applicable taxes and insurance.

Monthly Payment Difference

Monthly Payment Difference

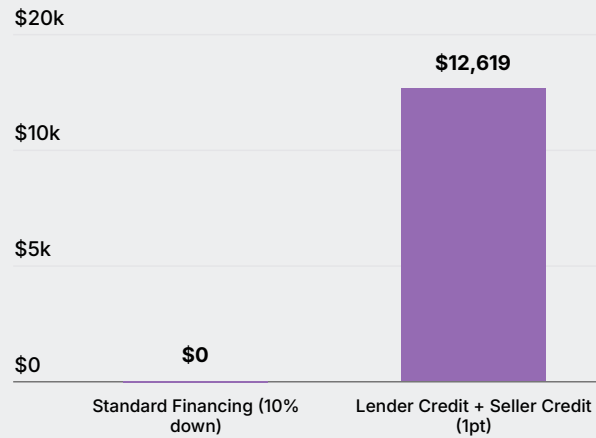


	Standard Financing (10% down)	Lender Credit + Seller Credit (1p...
Loan Amount:	\$799,111	\$799,111
Interest Rate:	6.875%	6.125%
*APR:	7.032%	6.431%
Amortization Type:	Fixed	Fixed
Term (mos):	360	360
Mtg Insurance:	\$93.23	\$93.23
Payment:	\$7,272.82	\$6,878.71
Total Payment:	\$7,272.82	\$6,878.71
Property Appreciation: 4.96% Tax Bracket: 24%		

This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the payment may include all applicable taxes and insurance.

24 Months Analysis

Savings over 24 Months

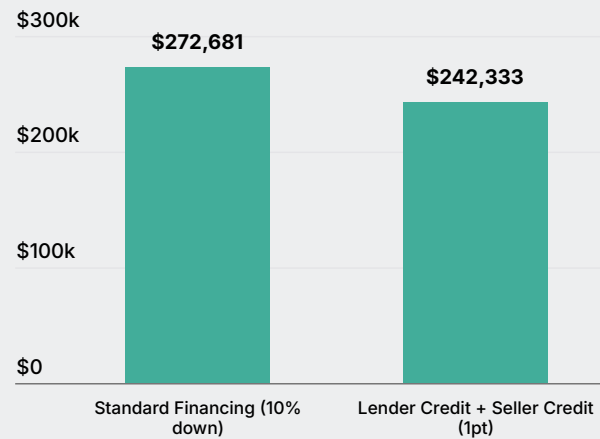


	Standard Financing (10% down)	Lender Credit + Seller Credit (1p...
Total P&I Pmt:	\$125,990	\$116,532
Principal Paid:	\$17,220	\$19,777
Balance Remain:	\$781,891	\$779,335
Int & MI Paid:	\$113,266	\$101,004
Tax Benefit:	\$31,291	\$31,648
Closing/Points:	\$7,150	\$7,150
Total Cost:	\$89,125	\$76,506
Net Savings:	\$0	\$12,619

This section overviews an estimate of short term payments for each prospective mortgage plan

5 Years Analysis

Interest and MI Paid in 5 Years



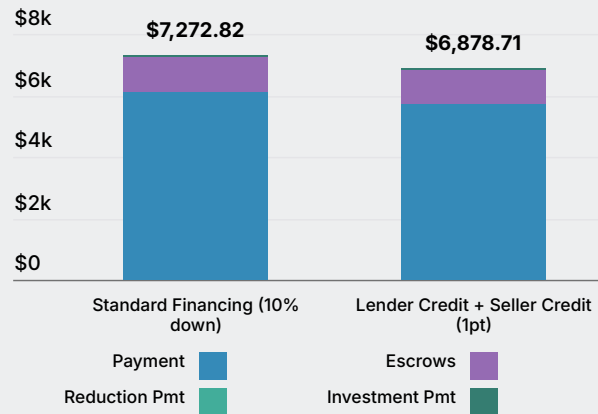
	Standard Financing (10% down)	Lender Credit + Seller Credit (1p...
Home Value:	\$1,131,181	\$1,131,181
Loan Balance:	\$751,203	\$744,748
Equity:	\$379,978	\$386,433
Total Principal:	\$47,908	\$54,363
Total PITI:	\$434,132	\$410,485
Tax Benefit:	\$75,616	\$71,923
Total Int & MI:	\$272,681	\$242,333

Property Appreciation: 4.96% Tax Bracket: 24%

This section overviews an estimate of your long term payments for each prospective mortgage plan.

Payment Breakdown

Payment Breakdown

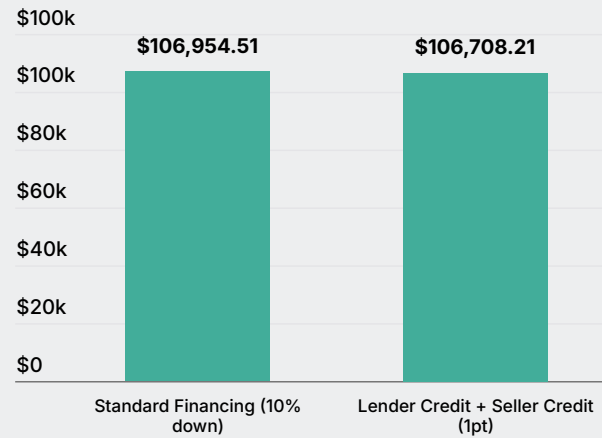


	Standard Financing (10% down)	Lender Credit + Seller Credit (1p...
Price/Value:	\$888,000	\$888,000
P&I (1st):	\$5,249.59	\$4,855.48
Property Tax:	\$925.00	\$925.00
Hazard Ins:	\$222.00	\$222.00
Mtg Insurance:	\$93.23	\$93.23
Monthly Payment:	**\$6,489.82	**\$6,095.71
HOA:	\$783.00	\$783.00
Other	\$0.00	\$0.00
Reduction Pmt:	\$0.00	\$0.00
Investment Pmt:	\$0.00	\$0.00
Total Payment:	**\$7,272.82	**\$6,878.71

**** This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the estimated payment amount may include all applicable taxes and insurance.**

Closing Costs

Total Cash To Close



	Standard Financing (10% down)	Lender Credit + Seller Credit (1p...
Down Pmt/Equity:	\$88,888.80	\$88,888.80
Loan To Value:	89.990%	89.990%
APR Costs:	\$4,572.71	\$4,326.41
Non-APR Costs:	\$4,835.00	\$4,835.00
Points:	\$4,994.44	\$17,980.00
UFMIP/FF/GF/SP:	\$0.00	\$0.00
Prepays:	\$8,658.00	\$8,658.00
Contributions:	\$5,971.24	\$18,956.80
Earnest Money:	\$0.00	\$0.00
Cash To Close:	\$106,954.51	\$106,708.21

UFMIP - FHA Upfront MIP; FF - VA Funding Fee; GF - USDA Guarantee Fee; SP - Single Premium

Reinvestment

	Standard Financing (10% down)	Lender Credit + Seller Credit (1pt)
Monthly Savings:	\$0.00	\$394.11
Loan Position:	1st	1st
Loan Amount:	\$799,111	\$799,111
Interest Rate:	6.875%	6.125%
PITI	**\$7,272.82	**\$6,878.71
Reduction Pmt:	\$0.00	\$0.00
Freedom Point:	30.00 yrs	30.00 yrs
MI Cut-off:	3.08 yrs	3.08 yrs
Loan Bal. 5 yrs	\$751,203	\$744,748
Savings Balance:	\$200,000	\$200,000
Cash To Close:	\$106,954.51	\$106,708.21
Savings Start:	\$93,045	\$93,292
Savings Rate %:	8.00%	8.00%
Savings Pmt:	\$0.00	\$0.00
Savings 5 yrs	\$138,623	\$138,990
Investment Bal:	\$0	\$0
Rate of Return %:	0.00%	0.00%
Investment Pmt:	\$0.00	\$0.00
Investment 5 yrs	\$0	\$0
Accumulation 5 yrs	\$138,623	\$138,990
Payoff w/ Inv:	NO	NO

** This section overviews an estimate of your monthly payments for each prospective mortgage plan. Note that the estimated payment amount may include all applicable taxes and insurance.

Payment Stream 1 - Lender Credit + Seller Credit (1pt)

NUMBER OF PAYMENTS	PAYMENT AMOUNT	INTEREST RATE	END BALANCE
36	\$4,948.71	6.125%	\$768,502.42
323	\$4,855.48	6.125%	\$4,836.83
1	\$4,861.52	6.125%	\$0

Fee Detail - Standard Financing (10% down)

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Taxes Reserves:	\$5,550	Borrower		YES	
Hazard Insurance Premium:	\$2,664	Borrower		YES	
Appraisal Fee:	\$750	Borrower			
Flood Certification Fee:	\$18	Borrower			
Tax Service Fee:	\$48	Borrower			
MERS Registration:	\$24.95	Borrower	YES		
Tax Service Fee:	\$78	Borrower			
Notary Fee:	\$250	Borrower			
Underwriting Fee:	\$995	Borrower	YES		
Processing Fee:	\$1,295	Borrower	YES		
Hazard Insurance Reserves:	\$444	Borrower		YES	
Contribution:	\$4,994.44	Lender			
Lender's Title Insurance:	\$1,690	Borrower			
Owners Title Insurance:	\$985	Borrower			
Settlement Fee:	\$800	Borrower			
City/County Deed Tax Stamp:	\$976.80	Seller			
Deed Recording Fee:	\$183	Borrower			
Misc Recording Fees:	\$33	Borrower			

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$4,994.44	\$2,257.76	\$0.00	\$18,065.71	\$4,994.44	\$976.80	\$0.00

Fee Detail - Lender Credit + Seller Credit (1pt)

FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Taxes Reserves:	\$5,550	Borrower		YES	
Hazard Insurance Premium:	\$2,664	Borrower		YES	
Appraisal Fee:	\$750	Borrower			
Flood Certification Fee:	\$18	Borrower			
Tax Service Fee:	\$48	Borrower			
MERS Registration:	\$24.95	Borrower	YES		
Tax Service Fee:	\$78	Borrower			
Notary Fee:	\$250	Borrower			
Underwriting Fee:	\$995	Borrower	YES		
Processing Fee:	\$1,295	Borrower	YES		
Hazard Insurance Reserves:	\$444	Borrower		YES	
Contribution:	\$7,991.11	Seller			
Lender's Title Insurance:	\$1,690	Borrower			
Owners Title Insurance:	\$985	Borrower			
Settlement Fee:	\$800	Borrower			
City/County Deed Tax Stamp:	\$976.80	Seller			
Deed Recording Fee:	\$183	Borrower			
Misc Recording Fees:	\$33	Borrower			
Contribution:	\$9,988.89	Lender			

Points:	Prepaid Interest:	UFMIP/FF/GF/SP:	Borrower Paid:	Lender Paid:	Seller Paid:	Earnest Money:
\$17,980.00	\$2,011.46	\$0.00	\$17,819.41	\$9,988.89	\$8,967.91	\$0.00

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